

NOV 25 2003

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Facsimile Cover Sheet

To: Commissioner for Patents for Examiner Clement B. Graham Group Art Unit 3628	Facsimile No.: 703/872-9306
From: Rebecca Clayton Legal Assistant to Wayne Bailey.	No. of Pages Including Cover Sheet: 19
Message: Enclosed herewith: <ul style="list-style-type: none">• Transmittal Document; and• Response to Office Action.	
Rc: Application No. 09/505,031 Attorney Docket No: RSW9-99-118	
Date: Tuesday, November 25, 2003	
Please contact us at (972) 367-2001 if you do not receive all pages indicated above or experience any difficulty in receiving this facsimile.	<i>This Facsimile is intended only for the use of the addressee and, if the addressee is a client or their agent, contains privileged and confidential information. If you are not the intended recipient of this facsimile, you have received this facsimile inadvertently and in error. Any review, dissemination, distribution, or copying is strictly prohibited. If you received this facsimile in error, please notify us by telephone and return the facsimile to us immediately.</i>

**PLEASE CONFIRM RECEIPT OF THIS TRANSMISSION
BY FAXING A CONFIRMATION TO 972-367-2002.**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Kraemer et al.

Serial No.: 09/505,031

Filed: February 16, 2000

For: Method and System for
Identifying Teaser Surfers with Time
Series Credit History Background of
the Invention

37945

PATENT TRADEMARK OFFICE
CUSTOMER NUMBER§
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§
§

Group Art Unit: 3628

Examiner: Graham, Clement B.

Attorney Docket No.: RSW9-99-118

Certificate of Transmission Under 37 C.F.R. § 1.8(a)

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facsimile to the Commissioner for Patents, P.O. Box 1450,
Alexandria, VA 22313-1450, facsimile number (703) 872-9306
on November 25, 2003.

By:

Rebecca Clayton

TRANSMITTAL DOCUMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

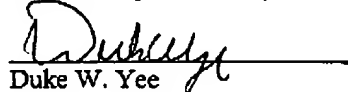
Sir:

ENCLOSED HERewith:

- Response to Office Action.

A fee of \$104.00 is required for 1 additional independent claim. No additional fees are believed to be necessary. If, however, any additional fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

Respectfully submitted,



Duke W. Yee

Registration No. 34,285

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ATTORNEY FOR APPLICANTS

NOV 25 2003

OFFICIAL

11-28-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application: Kraemer et al.

Serial No.: 09/505,031

Filed: February 16, 2000

For: Method and System for
Identifying Teaser Surfers with Time
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By: _____

Rebecca Clayton

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

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In response to the Office Action dated August 29, 2003, please amend the above-identified application as follows:

Listing of Claims begins on page 2 of this paper.

Remarks begin on page 15 of this paper.